

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Omar Barron
April S. Barron
Debtors

Case No. 15-00821-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 25

Date Rcvd: Feb 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2020.

db/jdb
cr
4627438 +Omar Barron, April S. Barron, 118 Lighthouse Drive, Mechanicsburg, PA 17050-2442
+DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
(address filed with court: Navient Solutions, Inc. On Behalf of USAFUNDS,
Attn: Bankruptcy Litigation E3149, PO BOX 9430, Wilkes-Barre, PA 18773-9430)
4612533 +CREDIT BUREAU OF YORK, 33 S DUKE ST, YORK, PA 17401-1485
4612537 +JENNIFER LYNN FRECHIE, ESQ, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
4624118 M&T Bank, PO BOX 1508, Buffalo, NY 14240-1508
4612541 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001
4612542 +STEVEN GOULD, ESQUIRE, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,
HARRISBURG, PA 17120-0001
4612543 +UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, 228 WALNUT STREET, SUITE 220,
HARRISBURG, PA 17101-1738
4612544 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001
4612545 USA FUNDS, P.P. BOX 6180, INDIANAPOLIS, IN 46206

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4623866 E-mail/PDF: resurgentbknofications@resurgent.com Feb 13 2020 19:47:02 CACH, LLC,
PO Box 10587, Greenville SC 29603-0587
4612532 +EDI: CITICORP.COM Feb 14 2020 00:28:00 CITICARDS/CITIBANK, P.O. BOX6500,
SIOUX FALLS, SD 57117-6500
4612534 EDI: DISCOVER.COM Feb 14 2020 00:28:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316,
WILMINGTON, DE 19850-5316
4614257 EDI: DISCOVER.COM Feb 14 2020 00:28:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4612535 EDI: RMSC.COM Feb 14 2020 00:28:00 GREEN TREE SERVICING LLC, 332 MINNESOTA ST, STE 610,
SAINT PAUL, MN 55101
4642854 E-mail/Text: bankruptcy.bnc@ditech.com Feb 13 2020 19:36:17 Green Tree Servicing LLC,
PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
4642855 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 13 2020 19:36:17 Green Tree Servicing LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
4612536 EDI: IRS.COM Feb 14 2020 00:28:00 INTERNAL REVENUE SERVICE, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4612538 E-mail/Text: camanagement@mtb.com Feb 13 2020 19:36:19 M&T BANK, 499 MITCHELL ST,
MS. DOROTHY DAVIS 501-34, MILLSBORO, DE 199669408
4612539 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 13 2020 19:36:23 PA DEPARTMENT OF REVENUE,
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946
4668259 EDI: PRA.COM Feb 14 2020 00:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4612540 EDI: NAVIENTFKASMSERV.COM Feb 14 2020 00:28:00 SALLIE MAE, 11100 USA PKWY,
FISHERS, IN 46037-9203
5064600 E-mail/Text: GUARBE-courtdocs@ascendiumeducation.org Feb 13 2020 19:36:04
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
4642271 EDI: ECAST.COM Feb 14 2020 00:28:00 eCAST Settlement Corporation assignee of Citibank, NA,
POB 29262, New York NY 10087-9262

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4627806* ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
(address filed with court: Navient Solutions, Inc. on behalf of USA Funds,
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes, Barre, PA 18773-9430)
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

Ashlee Crane Fogle on behalf of Creditor DITECH FINANCIAL LLC afogle@rascrane.com
Johanna Hill Rehkamp on behalf of Debtor 1 Omar Barron jhr@cclawpc.com,
jlaughman@cclawpc.com;jbartley@cclawpc.com
Johanna Hill Rehkamp on behalf of Debtor 2 April S. Barron jhr@cclawpc.com,
jlaughman@cclawpc.com;jbartley@cclawpc.com
Joshua I Goldman on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axosfs.com
Robert E Chernicoff on behalf of Debtor 1 Omar Barron rec@cclawpc.com,
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
Robert E Chernicoff on behalf of Debtor 2 April S. Barron rec@cclawpc.com,
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
Thomas Song on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC
pamb@fedphe.com
Thomas I Puleo on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

Omar Barron

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4681

EIN --

Debtor 2

April S. Barron

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7727

EIN --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:15-bk-00821-HWV

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Omar Barron

April S. Barron

**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Lyndsey Price, Deputy Clerk2/13/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.